



**ORANGE COUNTY
PUBLIC WORKS DEPARTMENT**
Stormwater Management Division
4200 S. John Young Parkway
Orlando, FL 32839-9205

A Citizen's Guide to Flood Protection



Protect Natural Floodplain Functions

Floodplains are a natural component of the County's environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the streambank and channel, deposition of sediments higher in the watershed and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality. Did you know that it is illegal to throw anything- ANYTHING AT ALL! - into the lakes, canals, or other waters of the County? Do you know that nothing but stormwater is allowed to go into the storm drains located in streets, rights-of-way and parking lots? Dumping of materials into our waters or drains pollutes those waters, clogs our storm drains and leads to flooding in our neighborhoods. For questions, or to report obstructions or violations, call the Public Works Department at **407-836-7900** or **311**.

Hurricane Preparedness

Orange County employs many methods of communicating important information to you before, during and after emergencies or disasters. Many communication tools are available for us to use and for you to have available to receive such messages. These tools include television, radio, cell phones and smart phones, email and dedicated radio receivers. The methods we use include the Emergency Alert System (EAS), Orange County TV (OTV), OCAlert and OCFL Alert, NOAA Weather Radio and Amateur (Ham) Radio. Visit [Ready.gov](http://www.ready.gov) to learn what actions to take in the event of a hurricane watch or alert in your area.

For more information about flood safety or the NFIP, please note the following: www.floodsmart.gov www.ready.gov/floods or 1-888-379-9531

General Preparedness

- 💧 Inventory and photograph your home's contents, and put important papers and insurance policies in a safe place.
- 💧 Keep an emergency supply including non-perishable food, water, batteries, flashlights, manual can opener and a battery-operated radio.
- 💧 If possible, place the washer, dryer, furnace and water heater above potential flood waters. They should be placed on masonry blocks or concrete at least 12 inches above the projected flood elevation, moved to inside a floodwall or moved to a higher floor. All work must conform to state and local building codes.

Additional information is available online at www.orangecountyfl.net/EmergencySafety and www.nhc.noaa.gov/prepare/ready.php.

Be Aware of Other Hazards

 As an Orange County resident you need to be aware of other hazards that could impact your property, one of which can be sinkholes. If you witness any sinkholes occurring in County streets or in County-owned property, please contact the Public Works Department at **407-836-7900** or **311**. Sinkholes can be a dangerous hazard for traffic and residents. Although the County is not authorized to fix sinkholes on private property, we can try to assist home and business owners with options they can use to resolve this issue.

Buy Flood Insurance Outside the SFHA

Did you know that more than 25% of flood losses occur outside of any 100-year floodplain or Special Flood Hazard Area (SFHA). Even if your home or business is outside the SFHA, you may still be subject to flooding. Contact your local insurance agent or www.Floodsmart.gov to find out how inexpensive it can be to protect your home or business from flood damage.

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Help Orange County become less vulnerable to floods. The NFIP is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding. **BE AWARE. BE PREPARED. BE SMART & STAY SAFE.**

Are you prepared for a flood in your neighborhood?

You are receiving this because you are in or near an area subject to flooding

Floods can occur in Orange County at any time during the year. However, flooding most frequently occurs during the rainy season, which extends from June to October. Flooding of lakes and streams can result from heavy and prolonged rainfall, which causes their capacity to be exceeded. The flooding could be more severe from rainfall associated with hurricanes or tropical storms. Being prepared is your best defense against a flood.

Know Your Flood Hazard

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). It is the official map for a community on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the community. SFHAs represent the areas subject to inundation by the 1-percent-annual chance flood event. Structures located within the SFHA have a 26 percent chance of flooding during the life of a standard 30-year mortgage. FEMA FIRM maps are available for free public viewing online at

msc.fema.gov/portal. You can also use Orange County's online Property Appraiser and/or InfoMap service to see your property in relation to the existing 1 percent annual chance flood (100-year flood). You can also contact the Stormwater Management Division at **407-836-5612** where a technician will help determine whether or not your property is located within a floodplain. **It is critical to note that properties located outside of the SFHA are not guaranteed to be safe from flooding.**

Insure Your Property



Flooding is not covered by a standard homeowner's insurance policy. Flood insurance is

available to homeowners, condo owners, commercial owners, and all renters. Renters are encouraged to purchase flood insurance for their contents. Homeowners can get up to \$250,000 of coverage and businesses up to \$500,000. Renters can obtain up to \$100,000 of coverage. **Note that there is a 30-day waiting period before coverage goes into effect.** That means now is the best time to buy flood

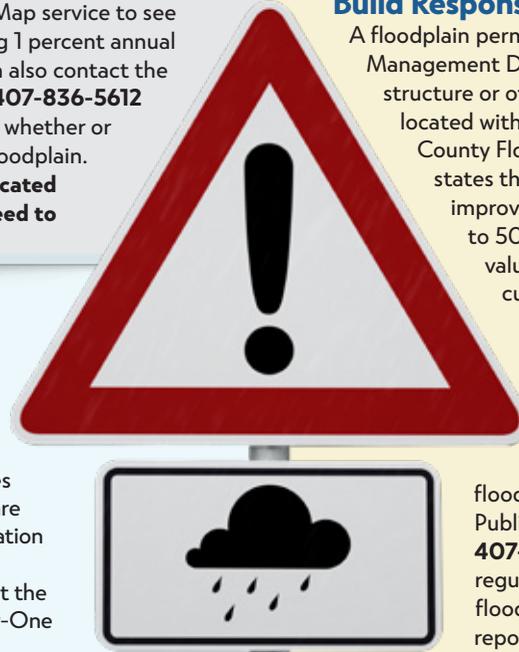
insurance! Contact your preferred insurance agency for more information. Additional information can be found online at www.floodsmart.gov or by calling **1-888-379-9531**. Elevation Certificates that have been submitted in the past are available for review. Copies of the Elevation Certificates can be obtained from the Stormwater Management Division or at the Orange County Administration Center-One Stop Permitting.

Protect Your Property

Various methods may be used to minimize flooding. If the lowest finished floor elevation of your property is lower than the base flood elevation (BFE) established by FEMA, consider elevating your structure. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damage. Orange County will provide technical assistance and one-on-one advice to interested property owners regarding flooding and drainage issues on private property. For more information, please contact the Stormwater Management Division at **407-836-5612**.

Build Responsibly

A floodplain permit is issued by the Stormwater Management Division to those who want to build a structure or otherwise develop on a property located within a 100-year floodplain. The Orange County Floodplain Management Ordinance also states that if your structure is damaged or improved to an amount greater than or equal to 50 percent of the structure's market value, it will then have to comply with the current floodplain requirements. The County's ordinance requires that all new construction and substantially improved buildings be built to a finished floor elevation of at least 1 foot above the BFE. Before you build, fill, or otherwise develop in a floodplain, contact the Orange County Public Works Department at **407-836-7900** to discuss county regulations. Any development in a floodplain, without a permit, should be reported to the Orange County Building Department at **407-836-5550** or **311**.



Protect Yourself And Your Family



- Orange County coordinates with the National Weather Service to issue public warnings concerning expected floods and storms. Local television and radio stations may announce weather advisories issued by the National Weather Service. These stations may also provide local weather information.
- Tune-in to local radio stations such as 96.5 FM (WDBO) or 95.3 FM (WPYO) and local news channels such as News 13 or WFTV9.
- NOAA Weather Radio All Hazards (NWR) are available for purchase in local electronic retail or department stores and provide access to the NOAA Weather Radio System.
- If flooding threatens your home, turn off electricity at the main breaker. If you lose power, turn off all major appliances.
- Turn off the gas, and be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.
- Avoid low-lying areas. Seek shelter in the highest areas possible.
- Discuss your family emergency plan. Your family may not be together when disaster strikes, so it is important to know how you will contact one another, how you will get back together and what you will do in case of emergency.
- Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles, including SUVs. Turn Around, Don't Drown!

Major storms that have affected the Orange County area include:



Not only do hurricanes create floods, but they also may cause erosion along the banks of rivers and streams.



Floodplain Benefits

Floodplains serve many useful purposes. Among these, floodplain areas convey, hold, and help to filter and disperse floodwaters. Without preservation of these natural

floodplains, floodwaters would inundate developed areas. Floodplains that have been preserved in their natural or nearly natural state also provide wildlife habitats, enhancing the visual appeal of Orange County.

HURRICANE CATEGORY CHART

- 1:** 75-95 mph
- 2:** 96-110 mph
- 3:** 111-129 mph
- 4:** 130-156 mph
- 5:** Over 157 mph



Orange County Flood Plain Map

Available for review online at

www.orangecountyfl.net

Visit the "Interactive Mapping" page for instructions on how to view the interactive Infomap data for your specific Orange County address or visit Orange County Property Appraiser web site.